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| To: Commissioner for Patents for Examiner Kenneth Bartley Group Art Unit 3693 | Facsimile No. 571-273-5230/ 571-273-8300 |
| From: Houda El-Jarrah | No. of Pages Including Cover Sheet: 4 |
| Enclosed herewith: <ul style="list-style-type: none">• Applicant Initiated Interview Request Form (PTOL-413A); and• Agenda for Telephone Interview. | |
| Re: Application Serial No. 10/046,997 Attorney Docket No. AUS920010746US1 | |
| Date: 10/02/08 | |
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PTOL-413A (08-03)
Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE**Applicant Initiated Interview Request Form**Application No.: 10/046,997
Wayne

First Named Applicant: Brown, Michael

Examiner: Bartley, Kenneth

Art Unit: 3693

Status of Application: ~~1st~~ OA**Tentative Participants:**(1) Houda El-Jarrah (2)**Proposed Date of Interview:****Proposed Time:**

Central Time

Type of Interview Requested:(1) ☒ Telephonic (2) ☐ Personal (3) ☐ Video ConferenceExhibit To Be Shown or Demonstrated: ☐ YES ☒ NO

If yes, provide brief description: _____

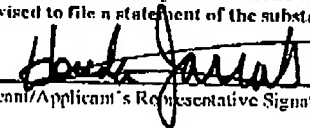
Issues To Be Discussed

| Issues Claims/ (Rej., Obj., etc) | Claims/ Fig. #s | Prior Art | Discussed | Agreed | Not Agreed |
|-------------------------------------|--------------------|-----------|-----------|--------|------------|
| (1) Claims 1-6 | | | [] | [] | [] |
| (2) | | | [] | [] | [] |

☐ Continuation Sheet AttachedBrief Description of Arguments to be Presented: See attached agenda.

An interview was conducted on the above-identified application on _____

NOTE: This form should be completed by applicant and submitted to the examiner in advance of the interview (see MPEP § 713.01). This application will not be delayed from issue because of applicant's failure to submit a written record of this interview. Therefore, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible.


 (Applicant/Applicant's Representative Signature)

(Examiner/SPF Signature)

Houda El-Jarrah
 Typed/Printed Name of Applicant or Representative

60,006
 Registration Number, if applicable

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comment on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|--|---|--------------------------------------|
| In re application of: Brown et al. | § | Group Art Unit: 3693 |
| Serial No.: 10/046,997 | § | Examiner: Bartley, Kenneth |
| Filed: January 16, 2002 | § | Attorney Docket No.: AUS920010746US1 |
| For: Credit Authorization Method and Apparatus | § | |

AGENDA FOR TELEPHONE INTERVIEW

Dear Examiner Bartley-

- Thank you for your patience. I apologize about the delay in sending the interview agenda. I would like to discuss the following proposed amendment to overcome the cited rejections.

1. (Currently Amended) A computer implemented method for authorizing transactions against an account comprising:

associating a first communication device identification with a first communication device, wherein the communication device identification is associated with a first account holder cardholder, ~~and further wherein the cardholder is a first user;~~

associating a second communication device identification with a second communication device, wherein the second communication device is associated with a second user different from the first account holder cardholder;

receiving a transaction comprising a request for authorization to charge an amount against the account using a card associated with the first account holder cardholder;

receiving a request to change the first communication device identification to the second communication device identification corresponding to the second communication device;

in response to the second user making a transaction with the card over the phone or on an internet website belonging to a vendor supplying goods or services, transmitting a unique code entered by the first account holder cardholder to a central computer to authorize changing a second location to match a second location ~~[[the]] location~~ of the second communication device, wherein the second location is made to match the location of the first account holder is a location of vendor supplying goods or services over the phone or the internet website; and

authorizing the transaction when the unique code is received.

The Examiner is invited to call the undersigned at the below-listed telephone number if in the opinion of the Examiner such a telephone conference would expedite or aid the prosecution and examination of this application. Thank you!

Houda El-Jarrah **HES**
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